

EXHIBIT 1

Credit Union Certificate

Bellwether Community Credit Union

Contact us at 1-866-996-9828

Date Issued: 08/03/2024Member/Account #: 9163-0100

This is to certify that:

Rudolph William Giuliani

(Name)

109 English Village Rd Apt 204

(Address)

Manchester

(City)

NH

(State)

03102-2472

(Zip Code)

(is) (are) the owner(s) of a certificate account in the amount

of Ten Thousand Dollars and 00/100 (\$ 10000.00).This certificate may be redeemed on 03/03/2025.

This certificate may not be pledged, transferred or assigned to any party other than the credit union. Any owner may pledge the certificate as collateral security for a loan or loans from the credit union without consent of the other owner(s).

The dividend rate for the certificate is 4.93% %. Annual Percentage Yield is 5.04% % compounded monthly.

Dividends are to be



Credited to this certificate



Paid to regular share account #: _____

If certificate funds other than dividends are withdrawn before the maturity date, there may be a substantial penalty. The penalty is:

3 Month Certificate: Loss of one months dividends at certificate rate.

4-5 Month Certificate: Loss of two months dividends at certificate rate.

6-11 Month Certificate: Loss of three months dividends at certificate rate.

12-23 Month Certificate: Loss of six months dividends at certificate rate.

24-60 Month Certificate: Loss of twelve months dividends at certificate rate.

The penalty on certificate funds withdrawn may exceed the dividends earned.
MINIMUM BALANCE REQUIREMENT MUST BE MAINTAINED

The penalty does not apply to any of the following early withdrawals:

Principal or part thereof due to death or mental incompetency of the owner or one of the owners in the case of a joint account.

The Credit Union will give the owner(s) at least 10 days' notice prior to maturity. This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew. You withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your funds will be placed in a Share account. You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

This certificate may be part of a qualified individual retirement or Keogh plan and may not be pledged, transferred or assigned and is not subject to any pledge of shares or deposits that owner(s) has previously signed. Credit union disclaims it's right to any such pledge with the respect to this certificate. See your tax disclosure statements for further information.

Mia J Henton
(Authorized credit union signature)

NOT TRANSFERABLE

Qualifying Member # _____

Level _____



8/7/24
08:15:24



Truth-In-Savings Disclosure

Rate Information - The dividend rate for your term share account is 4.93% % with an annual percentage yield of 5.04% %. You will be paid this rate until first maturity.

Compounding frequency - Unless otherwise paid, dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.

Dividend period - For this account type, the dividend period is monthly.

Minimum balance requirements: The minimum balance required to open this account is \$ 500.00. You must maintain a minimum daily balance of \$ 500.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations - After the account is opened, you may not make additions into the account until the maturity date stated on the account.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to an early withdrawal penalty.

Dividends can be withdrawn during a term without penalty. The dividends that can be withdrawn are the dividends credited during the current term.

Dividends can be withdrawn any time after crediting to the account during the current term.

Time requirements - Your account will mature on 03/03/2025.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of three months: The penalty we may impose will equal one month's dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of four to five months: The penalty we may impose will equal two month's dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of six to eleven months: The penalty we may impose will equal three month's dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of 12 to 23 months: The penalty we may impose will equal six month's dividends on the amount withdrawn subject to penalty.
- If your account has an original maturity of 24 to 60 months: The penalty we may impose will equal one year's dividends on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew, you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your funds will be placed in a Share account. You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

Bylaw requirements: You must complete payment of one share in your Regular Share account as a condition of admission to membership.

Transaction limitation - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal for any dividend-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividends feature of your non-term share account(s).)

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the Nation Credit Union Share Insurance Fund.

Draft printing... (fee depends on style and quantity of draft ordered)
Please refer to our separate fee schedule for additional information about charges.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, a U.S. Government Agency